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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor(s):

Breck, et al.

Docket No.:

40655,0700

Serial No.:

09/800,461

Examiner:

Winter, John M.

Filed:

March 7, 2001

Group Art Unit:

3621

Title:

SYSTEM FOR

Confirmation No.:

3738

FACILITATING

A TRANSACTION

AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Arlington, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on February 25, 2005, of which this Reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

Sobelmh\PHX\1643872.1 AXP No. IP200001447